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Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Lester	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Cornelious Last name	Last name
		Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	 	_ -
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	Only the last 4 digits		
3.	of your Social	XXX - XX2684	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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Debtor 1 Lester First Name	Cornelious Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	514 Pulaski Rd	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Calumet City Illinois 60409 City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Lester			Case number (if kno	own)
	First Name	Middle Name	Last Name		
Pai	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descrip Bankruptcy (Form B2010)). Als Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
	How you will pay the fee	more details about how y cashier's check, or mone may pay with a credit care. I need to pay the fee in i Individuals to Pay Your F I request that my fee be judge may, but is not request the official poverty line the	you may pay. Typically, if you yorder. If your attorney is side or check with a pre-printer installments. If you choose Filing Fee in Installments (Or waived (You may request puired to, waive your fee, an anat applies to your family side you must fill out the Applic	ou are paying the submitting your ed address. e this option, sig Official Form 103 this option only ad may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	Do you rent your residence?	No. Go to line 12			st You (Form 101A) and file it with

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Cornelious Debtor 1 Lester Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Lester Cornelious Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Lester Cornelious Signature of Debtor 1 Signature of Debtor 2 Executed on _ 2/26/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Lester		Cornelious	Case number (iii	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, o	r 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342	2(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the info	ormation in the sched	dules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Stephen Cramaro	0220	Date	2/26/2018
	Signature of Attorney for			MM / DD / YYYY
	. J			
	Stephen Cramarosso			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	scramarosso@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Lester		Cornelious
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,440.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,440.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
	anount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$15,229.00
Your total liabilities	\$15,229.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$3,421.85
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of Schedule I	

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Deb	otor 1	Lester		Cornelious	Case number (if known)	
Part	4:	First Name Answer These Question	Middle Name ns for Administrativ	Last Name ve and Statistical Recor	rds	
[□ N	ou filing for bankruptcy und on You have nothing to reposes.			it this form to the court with your other so	chedules.
	Y fa	mily, or household purpose	. 11 U.S.C. § 101(8). Fil y consumer debts. You	I out lines 8-10 for statistical	by an individual primarily for a personal, purposes. 28 U.S.C. § 159. This part of the form. Check this box and so	ubmit
		the Statement of Your Cu 122A-1 Line 11; OR , Form		: Copy your total current mor m 122C-1 Line 14.	nthly income from Official	\$1,983.58
9.	Сор	y the following special ca	tegories of claims fron	n Part 4, line 6 of Schedule	E/F:	
	From	m Part 4 on Schedule E/F,	copy the following:		Total claim	
	9a. l	Domestic support obligation	s (Copy line 6a.)		\$0.00	
	9b.	Taxes and certain other debt	s you owe the governm	ent. (Copy line 6b.)	\$0.00	
	9c. (Claims for death or personal	injury while you were in	toxicated. (Copy line 6c.)	\$0.00	
	9d.	Student loans. (Copy line 6f)		\$0.00	
		Obligations arising out of a srity claims. (Copy line 6g.)	separation agreement or	divorce that you did not repo	ort as \$0.00	
	9f. [Debts to pension or profit-sh	aring plans, and other s	imilar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your c	ase:					
Debtor 1		Lester			Cornelious			
Debtor I		First Name	Middle N	lame				
Debtor 2								
(Spouse, if fili	ing)	First Name	Middle N	lame	Last Name			
United Sta	ites Ba	ankruptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber				_			
Officia	l Fo	orm 106A/B						Check if this is an amended filing
Sched	dule	e A/B: Prope	rty					12/1
category w responsible write your	vhere e for s name	you think it fits best. E supplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very		people are t to this fo	e filing together, both a orm. On the top of any a	re equally
_					or Other Real Estate You Own			
		or have any legal or ec So to Part 2	quitable interest	in an	y residence, building, land, or simil	ar propert	ty?	
ш	res.	Where is the property?					5	
1.1				Wh	at is the property? Check all that app Single-family home	Dly.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
1	Street	address, if available, or	other description		Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
					Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
					Land			
	Numl	per Street			Investment property		Describe the nature of interest (such as fee s	
	O:t- :	Otata	7:- O- d-		Timeshare Other		the entireties, or a life	
	City	State	Zip Code		Other			
				Wh	o has an interest in the property?(Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only		ш	
				F	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and anoth	er		
				Ot	l her information you wish to add abo	out this ite	em. such as local	
					perty identification number:		, 040.1 40.1004.	
If you	own c	or have more than one, li	st here:					
				Wh	at is the property? Check all that app	oly.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street	address, if available, or	other description		Single-family home			nims Secured by Property.
					Duplex or multi-unit building		Current value of the	Current value of the
					Condominium or cooperative Manufactured or mobile home		entire property?	portion you own?
					Land		 ,	
	Numl	oer Street			Investment property		Describe the nature o	
					Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code		Other			
					o has an interest in the property?(Check	Check if this is co (see instructions)	mmunity property
				on	e. Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and anoth	er		
				O+1	her information you wish to add abo		om such as local	
					perty identification number:	at time ite	, suoii us local	

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	Lester		Cornelious	Case number	' (if known)	
	First Name	Middle Name	Last Name		-	
1.3	eet address, if available, or ot		What is the property? Check all that an Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nui	mber Street y State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
]]]	Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anotother information you wish to add at property identification number:	ther	Check if this is co (see instructions) such as local	mmunity property
	d the dollar value of the po ave attached for Part 1. W	ortion you own for a	all of your entries from Part 1, includ	ling any entries	s for pages	
Do you o v you own t	that someone else drives. If ans, trucks, tractors, sport uro o	equitable interest you lease a vehicle,	in any vehicles, whether they are realso report it on Schedule G: Executory cycles	-	-	
3.1	Make Model: Year:	Chevrolet Tahoe 2010	Who has an interest in the proper one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
3.1	Model:	Tahoe		·	the amount of any secu	red claims on Schedule D:
3.1	Model: Year: Approximate mileage: Other information:	Tahoe 2010	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p	I another	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Model: Year: Approximate mileage: Other information:	Tahoe 2010	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	I another property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property? \$5790.00	red claims on Schedule D: aims Secured by Property. Current value of the portion you own?

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	Lester First Name	Middle Name	Cornelious Last Name	Case number	i (II KIIOWII)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communing instructions)	ly s and another	the amount of any secu	claims or exemptions. Pured claims on Schedule in ims Secured by Property Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	ly	the amount of any secu	claims or exemptions. Pured claims on Schedule in ims Secured by Property Current value of the portion you own?
Exar	nples: Boats, trailers, motors No Yes	· ·	er recreational vehicles, other, fishing vessels, snowmobiles, r Who has an interest in the p	notorcycle accessori	es	claims or exemptions. Pu
Exar	nples: Boats, trailers, motors No Yes	· ·	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	property? Check ly s and another	Do not deduct secured the amount of any secu	claims or exemptions. Prince claims on Schedule lims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	· ·	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	oroperty? Check s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc household goods \$100.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... cell phone, misc electronics \$50.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 9mm Gock 26 \$100.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$650.00 for Part 3. Write that number here

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: CitiBank \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	or 1 L	_ester		Cornelious	Case number (if known)	
	F	First Name	Middle Name	Last Name	<u> </u>	
20.	Nego Non-	otiable instruments in negotiable instrume No Yes. Give specific	prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory notes, and	l money orders.	
21.	Exam	rement or pension nples: Interests in IR No		thrift savings accounts, or oth	er pension or profit-sharing plans	
			Type of account:	Institution name:		
		account separately.	401(k) or similar plan:			
		I ,	Pension plan:	_		
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.	Your Exam comp		prepayments deposits you have made so that with landlords, prepaid rent, public			
		Yes	Electric:			
			Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:	_		
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.	Annu	uities (A contract for	r a periodic payment of money to	you, either for life or for a num	ber of years)	
		No Yes	Issuer name and description:			

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Debt	or 1 Lester	Cornelious Middle Name Last Name	Case number (if known)	
24.	First Name	an account in a qualified ABLE program, or un	dor a qualified state tuition program	
24.	26 U.S.C. §§ 530(b)(1), 529A(b), ar		der a quaimed state tuition program.	
	√ No			
	Institution name and Yes	I description. Separately file the records of any interest	ests.11 U.S.C. § 521(c):	
	<u> </u>			
25.	Trusts, equitable or future interesexercisable for your benefit	sts in property (other than anything listed in lir	ne 1), and rights or powers	
	- No			
	Yes. Describe			
26.	Patents, copyrights, trademarks,	, trade secrets, and other intellectual property		
		websites, proceeds from royalties and licensing agr		
	✓ No			
	Yes. Describe			
27.	Licenses, franchises, and other g	general intangibles ve licenses, cooperative association holdings, liquo	r licenses, professional licenses	
	No		, mooneday, pronadalian mooneda	
	Yes. Describe			
Mon	ney or property owed to you?			Current value of the
10101	loy or proporty office to your			portion you own?
				Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you			olalino or oxomptioner
	No			
	Yes. Give specific information	ash ar	Federal:	\$0.00
	about them, including whe		State:	\$0.00
	and the tax years			
29.			Local:	\$0.00
	Family support			\$0.00
		mony, spousal support, child support, maintenanc		
	Examples: Past due or lump sum alir		e, divorce settlement, property settlemen	t
	Examples: Past due or lump sum alir		e, divorce settlement, property settlemen Alimony:	\$0.00
	Examples: Past due or lump sum alir		e, divorce settlement, property settlemen	t
	Examples: Past due or lump sum alir		e, divorce settlement, property settlemen Alimony:	\$0.00
	Examples: Past due or lump sum alir		e, divorce settlement, property settlemen Alimony: Maintenance:	\$0.00 \$0.00
	Examples: Past due or lump sum alir		e, divorce settlement, property settlemen Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00
30.	Examples: Past due or lump sum alir No Yes. Give specific information Other amounts someone owes you		e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00
30.	Examples: Past due or lump sum alir No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability in		e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00
30.	Examples: Past due or lump sum alir No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability in Social Security benefits; u	u nsurance payments, disability benefits, sick pay, va	e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00
30.	Examples: Past due or lump sum alir No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability in Social Security benefits; u	u nsurance payments, disability benefits, sick pay, va	e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Lester		Cornelious	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life	insurance; health savi	ngs account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insurance com of each policy and list its value	pany	any name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is If you are the beneficiary of a living property because someone has di	trust, expect proceed		, or are currently entitled to receive	
	✓ No Yes. Describe				
33.	Claims against third parties, whe Examples: Accidents, employment No	-		a demand for payment	
	□	njury Lawsuit			
34.	Other contingent and unliquida to set off claims	ted claims of every i	nature, including counterc	laims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you did not	: already list			
	Ves. Describe				
36.	Add the dollar value of all of yo for Part 4. Write that number he				
Part 37.	-			terest In. List any real estate in Pa	rt 1.
	No. Go to Part 6. Yes. Go to line 38.		,		Current value of the portion you own? Do not deduct secured claims
38.	Accounts receivable or commis	ssions you already ea	arned		or exemptions
	No Yes. Describe				
39.	Office equipment, furnishings, a Examples: Business-related comp		ms, printers, copiers, fax mad	chines, rugs, telephones, desks, chairs, ele	ctronic devices
	No Yes. Describe				

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Debt	tor 1 Lester	Cornelious	Case number (if known)	
	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	ou use in business, and tools of your tra	ade	
	✓ No			
	Yes. Describe			
	Tes. Describe			
41	Inventory			
71.	inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			-
				<u> </u>
				
43.	Customer lists, mailing lists, or other compil	ations		
	✓ No			
	Yes. Do your lists include personally identif	fiable information (as defined in 11 U.S.C.	§ 101(41A))?	
		·		
	No			
	Yes. Describe			
	ш			
44.	Any business-related property you did not a	Iready list		
	✓ No			
		-		<u> </u>
	Yes. Give specific			
	information			
				
				<u> </u>
				
	dd the dollar value of all of your entries from			
for Pa	art 5. Write that number here			
	6: Describe Any Farm- and Commerc	oial Fishing Polated Property Vou	Own or Have an Interest In	
Part	If you own or have an interest in farmland, list		Own or mave an interest in.	
	•			
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial fis	hing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
	Too. do to mile 17:			or exemptions
47	Farm animals			
٦,.	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			
1				

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Debte	or 1 L	ester irst Name	Middle Name	Cornelious Last Name	Case number (if known)		
48.		s-either growing o		List Walle			
	✓ N	No					
	\square	es. Describe					
	_						
49.	Farm	and fishing equip	ment, implements, machinery, fixtu	ires, and tools of trac	le		
		No					
	Ш	es. Describe					
50		and fishing suppl	es, chemicals, and feed				
30.		No	es, chemicals, and leed				
		res. Describe					
51.	Any f	arm- and commer	cial fishing-related property you di	d not already list			
	✓ N	No					
	☐ Y	res. Describe					
	_	L					
			of your entries from Part 6, includi				
or Pa	rt 6. V	Write that number	here				
Part 7		Asscribe All Pro	perty You Own or Have an Inte	rest in That You Di	d Not List Ahove		
			erty of any kind you did not already		a rec bloc 7.50 ro		
			, country club membership				
		lo 'es. Give specific					
		nformation					
E4 A6	ld tha	dellar value of all	of your ontrine from Bort 7. Write t	hat number here		ì	•
54. AC	ia tne	dollar value of all	of your entries from Part 7. Write t	nat number nere			
						!	
Part 8	ł L	ist the Totals of	Each Part of this Form				
55. P	art 1:	: Total real estate,	line 2			▶	
56 p	art 2	total vehicles, line	. 5				
		•	d household items, line 15	\$5790.00	<u> </u>		
		Total financial as		\$650.00	<u>—</u>		
			lated property, line 45		<u>—</u>		
			shing-related property, line 52		<u> </u>		
			rty not listed, line 54				
			Add lines 56 through 61	00440.00			. 00440.00
	•		<u> </u>	\$6440.00	Copy personal property	total 🕨	+ \$6440.00
							\$6440.00
63. T c	otal o	f all property on S	chedule A/B. Add line 55 + line 62				

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Debtor 1	Lester		Cornelious	Case number (if known)	
	Firet Nama	Middle Name	Last Namo	•	

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items						
Do you own or have	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings					
No						
Yes. Describe	Kids Furniture	\$300.00				

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Official	Form 106C		
(If known)	-		
Case number			(State)
United States I	Bankruptcy Court for the:	Northern	District of Illinois
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name
Debtor 1	Lester		Cornelious

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	tt 1: Identify the Property You Clair	m as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.					
You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
		Copy the value from Schedule A/B						
	Brief description: Chevrolet Tahoe, 2010, 2010 Chevrolet Tahoe	\$5,790.00	\$2,400.00; \$3,390.00 100% of fair market value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Line from Schedule A/B: 03		applicable statutory limit					
	Brief description: cell phone, misc electronics Line from Schedule A/B: 07	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$100.00 description: **✓** \$100.00 9mm Gock 26 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 10 735 ILCS 5/12-1001(a) Brief \$100.00 description: **✓** \$100.00 used clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** Savings account, 100% of fair market value, up to any CitiBank applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(h)(4) \$0.00 description: **✓** \$0 **Personal Injury Lawsuit** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$100.00 description: \$100.00 Misc household goods 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b)

\$300.00

100% of fair market value, up to any

applicable statutory limit

\$300.00

description:

Line from

Schedule A/B:

Kids Furniture

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Fill in this in	nformation to identify your c	ase:				
Debtor 1	Lester		Cornelious			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filin	g) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numb	er					
	15 1005					Check if this is an
Officia	al Form 106D					amended filing
Sched	dule D: Credit	ors Who Ha	ve Claims Secu	red by Prop	erty	12/15
more space	-		le are filing together, both are e mber the entries, and attach it t			
1. Do an	y creditors have claims s	secured by your prope	rty?			
✓ N	o. Check this box and sub	mit this form to the court	with your other schedules. You h	nave nothing else to repo	ort on this form.	
Y	es. Fill in all of the information	on below.				
Part 1: Li	ist All Secured Claims					
for eac		ditor has a particular claim	ured claim, list the creditor separate, list the other creditors in Part 2. Any to the creditor's name.		Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill	n this infor	mation to identify your c	ase:						
Deb	tor 1	Lester First Name	Middle Name	Cornelious Last Name					
Deb	tor 2		madio Hamo	24011140					
	use, if filing)	First Name	Middle Name	Last Name					
Unit	ed States E	ankruptcy Court for the:	Northern	District of Illinois (State)					
Cas (If kno	e number own)								
Off	ficial F	orm 106E/F					Che	eck if this is ar	n amended filing
Sc	hedu	ıle E/F: Cre	ditors Who	Have Un	secured Clai	ims			12/15
othe Form clain	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on Schedule G: Exe Ilisted in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Uni- creditors Who Hold Claims	t could result in a d expired Leases (Of s Secured by Prope	claims and Part 2 for credictaim. Also list executory coicial Form 106G). Do not in rty. If more space is needen the top of any additional	ontracts iclude a id, copy	on <i>Sched</i> ny creditor the Part ye	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured it out, number
1.		reditors have priority ur Go to Part 2.	secured claims against y	/ou?					
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priori in alphabetical order accor	ty and nonpriority arding to the creditor's particular claim, list	y unsecured claim, list the cre nounts, list that claim here an name. If you have more that he other creditors in Part 3. estruction booklet.)	d show	both priority	y and nonpric	ority amounts.
							Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Lester Cornelious Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Allied Interstate LLC \$362.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2017 Po Box 361445 Number As of the date you file, the claim is: Check all that apply. Contingent 43236 Columbus Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: DISH **✓** No Other. Specify NETWORK L.L.C Yes CITI 4.2 \$198.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. BOX 9001037 When was the debt incurred? 10/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 40290 Louisville Kentucky Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes City of Chicago - Parking and red Light Tickets 4.3 \$5,500.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle Street When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify parking and red light tickets Is the claim subject to offset? No Yes

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Debtor 1 Lester Cornelious Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Dolton	Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name 14122 Chicago Roa	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Dolton Illinois 60419	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify parking and red light tickets	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.5	ComEd	Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred?	
	Number Street		
	Bankruptcy Section	As of the date you file, the claim is: Check all that apply. Contingent	
		Unliquidated	
	Oakbrook Terrace Illinois 60181 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.6	CONVERGENT OUTSOURCING Nonpriority Creditor's Name	Last 4 digits of account number 7226	\$579.00
	10750 HAMMERLY BLVD #200	When was the debt incurred? 2/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	- Tausa 77040	Contingent	
	Houston Texas 77043 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 and Debtor 2 and	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR:	
	✓ No	Other. Specify COMCAST	
	Yes		

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 Debtor 1 First Name
 Lester
 Cornelious
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	MIL STAR Nonpriority Creditor's Name 3911 WALTON WALKER Number Street	Last 4 digits of account number 0422 When was the debt incurred? 9/2012 As of the date you file, the claim is: Check all that apply.	\$0.00
	DALLAS Texas 75266 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.8	MIL STAR Nonpriority Creditor's Name 3911 WALTON WALKER Number Street DALLAS Texas 75266 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 0388 When was the debt incurred? 12/2010 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$0.00
4.9	MIRAMEDRG Nonpriority Creditor's Name 111 WEST JACKSON Number Street CHICAGO Illinois 60604 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 7/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	\$190.00

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2017 111 WEST JACKSON Number As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60604 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.11 Nicor Gas \$300.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 0632 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Illinois Aurora City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ utility bill Is the claim subject to offset? **✓** No Yes 4.12 Sprint \$2,800.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

phone bill

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Stroger Hospital of Cook County \$4,300.00 Last 4 digits of account number Nonpriority Creditor's Name 1900 W Polk Street When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60612 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ medical bill Is the claim subject to offset? **✓** No Yes 4.14 Village of Berwyn \$300.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 6700 26th St n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Berwyn Illinois 60402 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ parking and red light tickets Is the claim subject to offset?

✓ No Yes Case 18-05303 Doc 1 Filed 02/26/18 Entered 02/26/18 19:41:22 Desc Main Document Page 30 of 74

Debte	tor 1 Lester First Name		Middle Name	Cornelious Last Name	Case n	umber (if known)		
Part	3: List Others	s to Be Notified A	About a Debt Tha	t You Already Liste	ed			
(collection agen- collection agen	cy is trying to colle cy here. Similarly, i	ct from you for a de f you have more tha	ebt you owe to some on one creditor for ar	one else, list the or ny of the debts that	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the t you listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.		
	HARRIS & HARR	IS LTD		On which entry in Part 1 or Part 2 did you list the original creditor?				
	111 W JACKSON BLVD S-400		Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims			
	Number Stree	et			one):	Part 2: Creditors with Nonpriority Unsecured Claims		
	CHICAGO	Illinois	60604	Last 4 digits o	of account number			
	City	State	Zip Code					

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Debtor 1 Lester Cornelious Case number (if known)
First Name Middle Name Last Name

i ii st i vai	ne wildde warie Last warie			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes	s only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oe. Total. Add lilles oa tillough od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$15,229.00	
	that amount here.	UI.		
	6j. Total. Add lines 6f through 6i.	6j.	\$15,229.00	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lester	ester	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(,

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compar	ny with whom you have	the contract or lease	State what the contract or lease is for
Shavers, Bob Name 2-157th Street			Residential Lease, Debtor is Lessee, Monthly residential lease
Number Calumet City City	Street Illinois State	60409 Zip Code	

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			oumont rage	7 6 6 7 7 7
Fill in this info	rmation to identify your c	ase:		
Debtor 1	Lester		Cornelious	
	First Name	Middle Name	Last Name	
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
				Check if this is an
O((; ;)	- 40011			amended filing
Official	Form 106H			
0 - 111	- II V O-	1 - 1 - 4		
Schedul	e H: Your Cod	lebtors		12/15
known). Answ	er every question. ave any codebtors? (If y	ou are filing a joint case, do		p of any Additional Pages, write your name and case number (if
		lived in a community pro kico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California, 1.)
✓ No.	Go to line 3.			
Yes	. Did your spouse, forme	er spouse, or legal equiva	lent live with you at the t	ime?
	No			
	Yes. In which communi	ty state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse,	ormer spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Co	de
3. In Colum	n 1, list all of your code	otors. Do not include you	r spouse as a codebtor i	f your spouse is filing with you. List the person shown in line 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		500	oamone	i ago o i	0		
Fill in this in	nformation to identify	your case:					
Debtor 1	Lester		Corne	lious			
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2	^{ng)} First Name	Mistalla Nassa	l and N		_	An amended filing	
(Spouse, ii iiiii	¹⁹⁾ First Name	Middle Name	Last N			A supplement showing p	voet-potition chapter 19
United State the: Case number	s Bankruptcy Court for	Northern	_ District of Illi (S	inois State)		expenses as of the follow	
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	ule I: Your In	come					12/15
information spouse. If m number (if l	about your spouse. I		d your spous	se is not filing	with you, do	not include informati	on about your
1. Fill in yo	our employment		Debtor 1			Debtor 2	
		Employment status	✓ Emplo	Employed		Employed	
	ave more than one job, separate page with		<u> </u>	mployed		Not Employed	
informati employe	ion about additional rs.	Occupation					
	oart time, seasonal, or loyed work.	Employer's name	Paragon S	ystems		_	
-	•	Employer's address	205 W Randolph St Ste 1710				
	ion may include student maker, if it applies.		Number St	reet		Number Street	
						_	
			Chicago	Illinois	60606	_	
			City	State	Zip Code	City	State Zip Code
		How long employed there?	7 years 1	month			
Part 2: G	ive Details About N	Monthly Income					
spouse unle If you or yo	ess you are separated.	the date you file this form e more than one employer, et to this form.	-	information for	-		
		ary, and commissions (befo , calculate what the monthly		2.	\$4,496.61		-
3. Estima	ate and list monthly ove	rtime pay.		3	+ \$0.00		<u>=_</u>
4. Calcul	late gross income. Add li	ne 2 + line 3.		4.	\$4,496.61		_

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Debtor 1Lester	Cornelious	Case number (if		_
First Name Middle Name	Last Name	known)	Dobtor 2 or	
			Debtor 2 or n-filing spouse	
Copy line 4 here	→ 4	\$4,496.61		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$1,149.61		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$70.16		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a+5b+5c+5d+5e+5h$.	+5f + 5g 6.	\$1,219.77		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7	\$3,276.84		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.	and 8a. <u> </u>	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenandivorce settlement, and property settlement.	ce, 8c. <u> </u>	\$0.00		
8d. Unemployment compensation	8d	\$0.00		
8e. Social Security	8e	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (beneunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	-	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify: prorated taxes	8h. +	\$145.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8		\$145.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10.	\$3,421.84 +	=	\$3,421.84
11. State all other regular contributions to the expenses that y include contributions from an unmarried partner, members of your friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, your d	ependents, your roommates,		
Specify:			11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				\$3,421.84
				Combined monthly income
13. Do you expect an increase or decrease within the year after No.	er you file this form?			
Yes. Explain:				

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		Docu	iment Page 36 of 74	4	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Lester		Cornelious		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2				An amended filin	ng.
(Spouse, if filing)	First Name	Middle Name	Last Name	브	
United States F	Bankruptcy Court for th	e: Northern	District of Illinois (State)		nowing post-petition chapter 13 he following date:
Case number			(State)		
(If known)			_	MM / DD / YYYY	,
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If (if known). Ans		d, attach another sheet to this	re filing together, both are equal form. On the top of any addition		
1. Is this a joi	nt case?				
✓ No. Go	o to line 2				
	oes Debtor 2 live in a	separate household?			
	_	separate nousenoiu:			
L	No				
[Yes. Debtor 2 must	file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	7 years	No.
					✓ Yes.
			Child	4 years	No.
					✓ Yes.
	penses include	No			
than	f people other	NO			
yourself an dependents	_	Yes			
Part 2: Esti	mate Your Ongoin	g Monthly Expenses			
	_				
_	of a date after the bar		ou are using this form as a suppoplemental Schedule J, check the	•	-
	ses paid for with nor	n-cash government assistance	•		
	•	d it on Schedule I: Your Income	(Official Form B 106I.)		Your expenses
such assistan	ce and have included	expenses for your residence. In	e (Official Form B 1061.) Include first mortgage payments and		Your expenses \$850.00
such assistan 4. The renta any rent for	ce and have included I or home ownership	expenses for your residence. In	•		\$850.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Lester Cornelious Case number (if known)
First Name Middle Name Last Name

FIIST Name Minute Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$325.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$210.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$700.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$185.00
10. Personal care products and services	10.	\$70.00
11. Medical and dental expenses	11.	\$45.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$340.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$180.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Child Support Payments	17c	\$341.59
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	22	**
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1				Cornelious	Case number (if known)			
	First Na	me	Middle Name	Last Name				
21.Other	r. Speci	fy:				21		\$0.00
	-	our monthly expe	nses.				<u></u>	\$3,246.59
		es 4 through 21.					<u> </u>	\$0.00
22b. (Copy lir	ne 22 (monthly exp	enses for Debtor 2), if any,	from Official Form 106J-2			_	\$3,246.59
22c. A	Add line	22a and 22b. The	result is your monthly exp	enses.		22.		
23.Calcu	ılate yo	our monthly net in	icome.					
23a. (Copy lin	ne 12 (your combin	ed monthly income) from S	Schedule I.		23a		\$3,421.85
23b. (Сору ус	our monthly expens	ses from line 22 above.			23b		\$3,246.59
23c. 9	Subtract	t your monthly exp	enses from your monthly ir	ncome.				\$175.26
	The res	ult is your monthly	net income.			23c	_	·
24 Do v	nii eyna	act an increase o	r decrease in vour expens	ses within the year after yo	u file this form?			
•	-			-				
				oan within the year or do you nodification to the terms of yo				
		ayment to increase	of decrease because of a fi	Todilication to the terms of ye	our mongage:			
✓ 1	10							
	'es							4
_		Explain here:						
		Ехріан Пого.						
	L							

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Fill in this information to identify your case:						
Debtor 1	Lester		Cornelious			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(,			

Official Form 106Dec

П	Check if this is an
	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Lester Cornelious	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/26/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this inf	formation to identify your c	case:				
Debtor 1	Lester		Corneliou			
Debtor 2	First Name	Middle Na	ame Last Nam	e		
(Spouse, if filing)	First Name	Middle Na	ame Last Nam	e		
United States	s Bankruptcy Court for the:	Northern	District of Illino			
Case numbe	er		(Stat	e) 		
(If known)						Check if this is a
Officia	l Form 107					amended filing
Statem	ent of Financia	al Affairs fo	r Individuals	Filing for Bank	ruptcv	04/16
information		ed, attach a sepai		together, both are equal . On the top of any addi		
Part 1: Gi	ve Details About Your	Marital Status a	nd Where You Lived	Before		
1. What	is your current marital st	atus?				
	Married (
☑ N	lot married					
2. During	g the last 3 years, have yo	ou lived anywhere	other than where you liv	ve now?		
	lo 'es. List all of the places yo	ou lived in the last 3	3 years. Do not include v	vhere you live now.		
D	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as Debtor 1		Same as Debtor 1
1.	4741 S Ellis			_		_
_	lumber Street		From	Number Street		From
_			То			To
_	Oolton Illinois City State	Zip Code		City State	Zip Code	
				Same as Debtor 1		Same as Debtor 1
N	lumber Street		From	Number Street		From
_			To			То
<u> </u>	ity State	Zin Code		City State	Zin Code	
_	,	p		J.i., State		
3. Within tand term	itories include Arizona, Califo	ornia, Idaho, Louisia	na, Nevada, New Mexico,	City State in a community property s Puerto Rico, Texas, Washir 106H).		mmunity property state

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$3000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$3508.00 Wages, For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$20000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Est YTD Gross Workers From January 1 of current year until \$451.90 Comp the date you filed for bankruptcy: Est Gross Workers For last calendar year: Comp \$21,000.00 (January 1 to December 31, 2017 Est Gross Workers For the calendar year before that: Comp \$10,000.00 (January 1 to December 31, 2016

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	Lester			Co	ornelious	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi corp age	ders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are relatives	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Troacon for the paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Paycheck garnished for child support \$0 State of Illinois Department of Human Services Creditor's Name Explain what happened 325 W. Adams Number Street Property was repossessed. Property was foreclosed. Illinois 62704 Springfield Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Lester	Cornelious	Case number (if known)		
	First Name Middle Name	Last Name		-	
11.	Within 90 days before you filed for bankruptcy, di accounts or refuse to make a payment because y		ank or financial institution,	set off any amou	ints from your
	▽ No				
	Yes. Fill in the details.				
		Describe the action the	e creditor took	Date action was taken	Amount
	Creditor's Name				
	Number Street	_			
		Lost 4 digits of account	aum haw VVVV		
		_ Last 4 digits of account i	number: XXXX-		
	City State Zip Code	_			
	, ,				
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another offici		possession of an assignee fo	r the benefit of o	creditors, a court-
	No.				
	✓ No				
	Yes				
Part	5: List Certain Gifts and Contributions				
13.	Within 2 years before you filed for bankruptcy, d	id you give any gifts with a to	otal value of more than \$600	per person?	
13.		id you give any gifts with a to	otal value of more than \$600	per person?	
13.	✓ No	id you give any gifts with a to	otal value of more than \$600	per person?	
13.		id you give any gifts with a to	otal value of more than \$600	per person?	
13.	✓ No	id you give any gifts with a to	otal value of more than \$600	per person? Dates you gave the gifts	Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street		otal value of more than \$600	Dates you gave the	Value
13.	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code		otal value of more than \$600	Dates you gave the	Value
13.	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code		otal value of more than \$600	Dates you gave the	Value
13.	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you ———————————————————————————————————		otal value of more than \$600	Dates you gave the	Value
13.	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code		otal value of more than \$600	Dates you gave the	Value
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13.	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift		otal value of more than \$600	Dates you gave the	Value

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ebtor 1	Lester		Cornelious	Case number (if know	vn)	
		ldle Name	Last Name			
l. Wit	hin 2 years before you filed for ba	nkruptcy, did yo	ou give any gifts or contribu	tions with a total value	of more than \$600	to any charity?
	No					
✓	No					
	Yes. Fill in the details for each gift	t or contribution	l.			
	Gifts or contributions to charitie	ie.	Describe what you contri	huted	Date you	Value
	that total more than \$600	.3	Describe what you contin	buteu	contributed	Value
	that total more than \$600				Contributed	
	Charity's Name					
	Number Street					
	Number Street					
	0'1	7'- 0-1-				
	City State 2	Zip Code				
rt 6:	List Certain Losses					
gar ✓	nbling? No Yes. Fill in the details.					
	Describe the property you lost as how the loss occurred	nd	Describe any insurance of Include the amount that insupending insurance claims of A/D Described in the Insurance claims of Ins	surance has paid. List	Date of your loss	Value of property lost
			A/B: Property.			
i. Wit	List Certain Payments or Training thin 1 year before you filed for bankut seeking bankruptcy or preparing	kruptcy, did you ng a bankruptcy	y petition?			anyone you consulted
. Wit	hin 1 year before you filed for bank out seeking bankruptcy or preparir ude any attorneys, bankruptcy petitio No	kruptcy, did you ng a bankruptcy	y petition?			anyone you consulted
. Wit	hin 1 year before you filed for ban out seeking bankruptcy or preparir ude any attorneys, bankruptcy petitio	kruptcy, did you ng a bankruptcy	y petition?			anyone you consulted
. Wit	hin 1 year before you filed for bank out seeking bankruptcy or preparir ude any attorneys, bankruptcy petitio No	kruptcy, did you ng a bankruptcy	y petition?	services required in your b	Date payment or transfer	Amount of payment
. Wit	hin 1 year before you filed for bank out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details.	kruptcy, did you ng a bankruptcy	y petition? credit counseling agencies for some properties of a gencies of	services required in your b	Date payment or transfer was made	Amount of payment
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6. Wit	hin 1 year before you filed for bank but seeking bankruptcy or preparinude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment, if Interest of the present who was Paid Number Street City State Interest of the present who was Paid Number Street Street	kruptcy, did young a bankruptcy on preparers, or co	y petition? credit counseling agencies for some properties of a gencies of	services required in your b	Date payment or transfer was made	Amount of payment

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Debtor	1 Lester		Cornelious	Case number (if k	rnown)	
	First Name	Middle Name	Last Name			
he	ithin 1 year before you filed Ip you deal with your cred In not include any payment on	itors or to make payn		our behalf pay or trar	nsfer any property to a	nyone who promised to
	No					
Ľ	Yes. Fill in the details.					
L	1 es. 1 iii ii i ii e detaiis.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		-			
			-			
	City State	Zip Code	-			
	No Yes. Fill in the details.		Description and value of		e any property or	Date
			transferred	paymen in excha	ts received or debts pa ange	aid transfer was made
	Person Who Received Tra	ınsfer	-			
	Number Street		- -			
	City State Person's relationship to yo	Zip Code ou	-			
	Person Who Received Tra	ınsfer	_			
	Number Street		-			
	City State	Zip Code	-			
	Person's relationship to yo					
be	thin 10 years before you fi eneficiary? nese are often called asset-pr		id you transfer any property to	a self-settled trust or	r similar device of whic	ch you are a
	_	,				
<u>-</u>	No					
	Yes. Fill in the details.					
			Description and value o	f the property transfer	rred	Date transfer was made
	Name of trust					

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Cornelious Debtor 1 Lester Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

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Cornelious Debtor 1 Lester Case number (if known) Middle Name Last Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debto	r 1 Lester	Cornelious	Case number (if known)
	First Name Middle Name	Last Name	
26. F	Have you been a party in any judicial or adm	inistrative proceeding under any environ	nmental law? Include settlements and orders.
Ŀ	✓ No		
	Yes. Fill in the details.		
		Court or agency	Nature of the case Status of the case
	Case title		Pending
		Court Name	_ _ _ _
	Case number	NumberStreet	On appeal
		City State Zip Code	Concluded
		•	
Part 1	1: Give Details About Your Business	or Connections to Any Business	
27. V	Nithin 4 years before you filed for bankrupto	ey, did you own a business or have any of	the following connections to any business?
	^	and the second s	
		n a trade, profession, or other activity, eith	
	A member of a limited liability comp	any (LLC) or limited liability partnership (L	LP)
	A partner in a partnership		
	An officer, director, or managing ex	ecutive of a corporation	
	—		
	An owner of at least 5% of the votin	g or equity securities of a corporation	
г	No. None of the above applies. Go to Pa	art 12	
	Yes. Check all that apply above and fill i		
L	Tes. Check all that apply above and hill		
		Describe the nature of the bu	• •
			include Social Security number or ITIN.
	Business Name		EIN:
	Number Street	Name of accountant or book	Dates business existed
	City State Zip Coo		From To
	, , , , , , , , , , , , , , , , , , , ,		1011110
		Describe the nature of the bu	isiness Employer Identification number Do not include Social Security number or ITIN.
			EIN:
	Business Name		
	Number Street		Dates business existed
	City State Zip Cod	Name of accountant or book	·
	City State Zip Cot	ie .	From To
		Describe the nature of the bu	usiness Employer Identification number Do not
		Describe the nature of the bu	include Social Security number or ITIN.
	D. circus No.		EIN:
	Business Name		
	Number Street		Dates business existed
		Name of accountant or book	ceeper
	City State Zip Coo	de	From To

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Debt	tor 1 Lester			Cornelious	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or	rs before you filed other parties.	d for bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill	in the details belo	w.		
				Date issued	
	Name			MM/DD/YYYY	
	Name				
	Numbe	Street		_	
	0.17	01-1-	7'- 0-4-	_	
	City	State	Zip Code		
Part	12: Sign B	elow			
t	rue and corre a bankruptcy	ct. I understand case can result ir	that making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	3	s/ Lester C	ornelious		×
		Signature of De	btor 1		Signature of Debtor 2
		Date 2/26/201	8		Date
	Did you attacl	additional page	s to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
[[✓ No Yes				
	Did you pay o	agree to pay son	neone who is not an at	torney to help you fill out b	ankruptcy forms?
Į į	√ No				
ָ ֪֭֞֞֞֞֞֞֞֞֞֞֩֞֞֞֜֞֝֞֜֝	Yes. Name	e of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northe	ern District of Illinois		
In re	Lester Cornelious		Ca	ase No.	
	Debtor				(If known)
			Ch	napter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF ATTO	RNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the fi	ing of the petition in bankrupto	y, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I	nave received			\$350.00
	Balance Due				\$3,650.00
2	. The source of the compensation paid	I to me was:			
	✓ Debtor	Oth	er (specify)		
3	. The source of the compensation paid	I to me is:			
	✓ Debtor	Oth	er (specify)		
4	 I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. 				
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5	. In return for the above-disclosed fee,	I have agreed to	render legal service for all aspec	ts of the bank	ruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 			g whether to file a petition in	
	b. Preparation and filing of any	petition, schedule	s, statements of affairs and plar	n which may b	e required;
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;			adjourned hearings thereof;	
	d. Representation of the debtor	in adversary proc	eedings and other contested ba	nkruptcy matt	ers;
6	. By agreement with the debtor(s), the	above-disclosed	fee does not include the following	ng services:	
			CERTIFICATION		
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of an	y agreement or arrangement for	payment to m	ne for representation of the
	2/26/2018		/s/ Stephen Cr	amarosso	
	Date		Signature of	Attorney	
			Semrad Lav	v Firm	
			Name of la		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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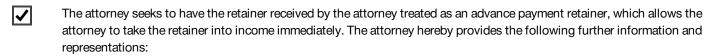
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/26/2018	
Signed:		
/s/ Leste	er Cornelious	
		/s/ Stephen Cramarosso
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Cornelious, Lester Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	TRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is t	rue and correct to the best of their
Date:	2/26/2018	/s/ Cornelious, I Cornelious, Les Signature of De	ter

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

Allied Interstate LLC PO Box 361596 Columbus, OH, 43236

CITI P.O. BOX 9001037 Louisville, KY, 40290

MIRAMEDRG 111 WEST JACKSON CHICAGO, IL, 60604

MIL STAR 3911 WALTON WALKER DALLAS, TX, 75266

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Sprint PO Box 7949 Overland Park, KS, 66207

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Nicor Gas Po Box 549 Aurora, IL, 60507

Village of Berwyn 6700 26th St Berwyn, IL, 60402 City of Dolton 14122 Chicago Roa Dolton, IL, 60419

Stroger Hospital of Cook County 1900 W Polk Street Chicago, IL, 60612

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Debto	r 1 Lester First Name	Middle Name	Cornelious Last Name	Case number (if known)		
16.	Calculate the median t	family income that applies to y	ou. Follow these steps:			
	16a. Fill in the state in w	hich you live.	Illinois			
	16b. Fill in the number o	f people in your household.	3			
		ımily income for your state and si	ze of		\$78,559.00	
	household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.					
17.	How do the lines comp		, , , , , , , , , , , , , , , , , , , ,	and so are made at the same profit of the same series.		
	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
	U.S.C. § 1325		Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of that		
Part	Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)(4)		
18.	Copy your total averag	e monthly income from line 11	•		\$1,983.58	
19.				not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.		
	19a. If the marital adjust	ment does not apply, fill in 0 on I	ine 19a.		-\$0.00	
	19b. Subtract line 19a	from line 18.			\$1,983.58	
20.	Calculate your current monthly income for the year. Follow these steps:					
	20a. Copy line 19b.				\$1,983.58	
	Multiply by 12 (the	number of months in a year).			x 12	
	20b. The result is your c	urrent monthly income for the ye	ar for this part of the for	n.	\$23,802.96	
	20c. Copy the median fa	amily income for your state and s	ize of household from lir	ne 16c.	\$78,559.00	
21.	How do the lines comp	pare?				
		n line 20c. Unless otherwise orde is 3 years. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The	Sec.	
		an or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	herwise ordered by the c	ourt, on the top of page 1 of this form, check box		
Part	4: Sign Below					
	By signing here, I de	eclare under penalty of perjury that	at the information on this	statement and in any attachments is true and correct.		
	✗ /s/ Lester Co	ornelious	×			
	Signature of Del			ignature of Debtor 2		
	Date 2/26/201 MM/DD/		С	ate		
		do NOT fill out or file Form 1220 fill out Form 1220-2 and file it w		of that form, copy your current monthly income from lin	e 14	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Comelious, Lester Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MATE	RIX
Ti knowledge	he above named Debtors hereby verify a.e.	that the attached list of creditors is true	e and correct to the best of their
Date:	2/26/2018	/s/ Comelious, Les	ster L
		Cornelious Lester	0

Signature of Debtor

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Debtor	1 Lester		Cornelious	Case number (if known)
	First Name	Middle Name	Last Name	
	/ithin 2 years before you filed reditors, or other parties.	for bankruptcy, did y	you give a financial statem	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details belov	v.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		_	
	City State	Zip Code	_	
Part 12	2: Sign Below			
tru	e and correct. I understand the sankruptcy case can result in /s/ Lester Co	nat making a false st fines up to \$250,000 melious	atement, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Deb	otor 1		Signature of Debtor 2
	Date 2/26/2018			Date
Did	l you attach additional pages No Yes	to Your Statement o	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
Did	l you pay or agree to pay som	eone who is not an a	attorney to help you fill ou	t bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Lester		Comelious	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
Jnited States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	

Official Form 106Dec

Check if this is an amended filing

12/15

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
✓ No				
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	•			
Under penalty of perjury, I declare that I have read the summary that they are true and correct.	y and schedules filed with this declaration and			
✓ /s/ Lester Cornelious Signature of Debtor 1	Signature of Debtor 2			
Date 2/26/2018 MM/DD/YYYY	Date MM/DD/YYYY			

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Debtor 1 Lester First Name		rnelious Case	number (if known)	
R DOWN TO DESCRIPTION OF	estions for Reporting Purposes	Traile		
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pr No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily by money for a business or inv No. Go to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts you	rimarily for a personal, famusiness debts? Business debts? Business destment or through the op	illy, or household po debts are debts that peration of the busir	urpose." you incurred to obtain ness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.			
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	Lhave examined this petition, and	I dealers under nenelty of	orium, that the inf	formation provided in true and
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	Signature of Debtor 1 Executed on 2/26/2018 MM / DD /	YYYY	Signature of Debtor Executed on	2 MM / DD / YYYY

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/26/2018	
Signed:		
/s/ Leste	er Cornelious	
Jen	ter yall	/s/ Stephen Cramarosso
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.